

WHAT IS CLAIMED IS:

1. In a communication system providing a service to a postpaid plan subscriber having a postpaid account, a method comprising:
  - monitoring subscriber activity relative to one or more postpaid plan thresholds, subscriber activity defining an amount of service provided to the subscriber within a billing period associated with the postpaid account;  
for so long as the subscriber activity does not exceed a postpaid plan threshold, billing the subscriber activity according to the postpaid account; and  
if the subscriber activity exceeds a postpaid plan threshold, defining surplus activity, billing at least a portion of the surplus activity to a supplementary account.
2. The method of claim 1, further comprising:
  - if the subscriber activity exceeds a postpaid plan threshold, defining surplus activity, sending a message to the subscriber including indicia of the subscriber activity exceeding the postpaid plan threshold.
3. The method of claim 1, wherein the supplementary account comprises a prepaid account, the step of billing to the supplementary account comprising billing at least a portion of the surplus activity to the prepaid account.
4. The method of claim 3, wherein the step of billing to the prepaid account comprises billing the surplus activity to the prepaid account at a lesser charge rate than would occur by billing the surplus activity to the postpaid account, the lesser charge rate defining a prepaid charge rate.
5. The method of claim 4, wherein the step of billing to the prepaid account comprises:
  - determining accumulated prepaid charges associated with the surplus activity;
  - monitoring the accumulated prepaid charges relative to an account balance associated with the prepaid account;  
for so long as the accumulated prepaid charges do not exceed the account balance, billing the surplus activity to the prepaid account.

6. The method of claim 5, wherein the step of billing to the prepaid account further comprises:

5 upon the accumulated prepaid charges exceeding the account balance, defining overcharge activity, determining an eligibility of the prepaid account to accept overcharges; and

if the prepaid account is eligible to accept overcharges, billing the overcharge activity to the prepaid account.

10 7. The method of claim 6, further comprising:

upon the accumulated prepaid charges exceeding the account balance, defining overcharge activity, sending a message to the subscriber including indicia that the overcharge activity will be charged to the prepaid account.

15 8. The method of claim 6, further comprising, if the prepaid account is ineligible to accept overcharges:

determining postpaid charges associated with the overcharge activity, based on a postpaid charge rate; and

billing the postpaid charges to the postpaid account.

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9. The method of claim 8, further comprising:

upon the accumulated prepaid charges exceeding the account balance, defining overcharge activity, sending a message to the subscriber including indicia that the overcharge activity will be charged to the postpaid account.

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10. A method comprising:

establishing a prepaid account for contingency billing of a postpaid plan subscriber;

30 maintaining a record including indicia of activity of the postpaid plan subscriber relative to one or more postpaid plan thresholds; and

billing to the prepaid account in response to activity of the postpaid plan subscriber exceeding any of the one or more postpaid plan thresholds.